

REMARKS

I. OVERVIEW

Claims 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 42, 43, 50, 51, 53, 54, 56, 61, and 68-71 are pending in the present application. Claims 31, 33, 34, 36, 37, 39, and 44 have been cancelled by the present amendment. Claims 1, 16, 19, 20, 22, 27, 42, 43, 50, 53, 54, 56 and 70 have been amended by the instant amendment to more particularly recite and claim the invention. Applicants respectfully submit that no new matter is presented in these amendments. No claims have been added.

II. CLAIM REJECTIONS UNDER 35 U.S.C. 103(A) OVER LORSCH IN VIEW OF VAN HOFF

All pending claims, claims 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56, 61, and 68-71 have been rejected under 35 U.S.C. 103(a) as being allegedly unpatentable over U.S. Patent No. 5,903,633 to Lorsch (“Lorsch”) in view of U.S. Patent No. 6,381,631 to Van Hoff (“Van Hoff”). This rejection is respectfully traversed.

Lorsch is directed to a method and apparatus for prepaid phone card activation and billing. Lorsch only teaches activation transactions. Lorsch only teaches using “location data from the point-of-sale terminal.” Lorsch, col. 7, lines 29-33. This location data is typically the telephone number of the point-of-sale terminal initiating the activation. Lorsch, col. 7, lines 49-53.

Van Hoff is directed to a process for authenticating a user and/or a network. Either (i) a network must be authenticated before a user can connect to it; or (ii) a user must be authenticated before the user can connect to the network. Van Hoff, col. 8, lines 49-57; col. 11, lines 4-37. Van Hoff merely teaches determining whether or not to connect to a network. Van Hoff also teaches maintaining a trusted network list by a third party. If a network is present on the trusted network list, a user will be permitted to connect to the network.

In contrast, independent claims 1 and 42 as amended each recite, *inter alia*, systems and methods for securely authorizing and transacting specific processing requests for stored-value cards, each comprising storing in a database records comprising stored-value card data identifying specific merchant locations, which may include the originating merchant location, and specific communications networks for carrying or transmitting stored value card processing requests, which may include the originating communication network, that are authorized to transact specific processing requests for a specific stored value card, “determining whether the received identifier of the originating merchant location or the originating communication network is stored in the database as a trusted source for making the specific processing request for the specific stored value card,” “responsive to a determination that the received identifier is associated with a trusted communication network for making the specific processing request for the specific stored value card, (i) performing the specific processing request for the specific stored value card and (ii) capturing an identifier of the originating merchant location from which the specific processing request was sent over the originating communications network, deeming that the originating merchant location is a trusted source based upon its use of a trusted communications network, and storing the captured identifier of the originating merchant location in the database as a trusted merchant location for future stored-value card processing requests.”

Lorsch does not disclose, suggest or teach at least these claim elements. Lorsch only teaches permitting or denying an activation of a stored value card based upon whether location data is acceptable. Lorsch does not teach anything concerning or regarding the communications network, or using a communications network as an indicator of the trustworthiness of a merchant location.

Van Hoff does not cure the deficiencies of Lorsch. Van Hoff falls short in at several ways. First, Van Hoff merely teaches referencing a trusted network list maintained by a third party to determine whether or not to connect to a network. Van Hoff does not teach, disclose, or suggest:

- Using identifiers of a terminal or POS location to determine if a requested transaction is authorized.
- Using identifiers of a location or communications network to determine – after connected – whether the specific requested transaction is authorized.
- Using a network as an indicator of the trustworthiness of a merchant location, and based upon the network, considering and recording the merchant location as a trusted source.

The invention teaches a dynamic system that automatically updates the list of trusted merchant locations based upon trusted communications network.

Neither Lorsch or Van Hoff disclose this process, and Lorsch and Van Hoff taken together fail to (a) disclose all of the cited and required elements of the claims; and (b) disclose any motivation, suggestion, or teaching to combine the references in any manner to even suggest the claims of the present invention. Applicants respectfully submit that any such assertion is merely impermissible hindsight.

Accordingly, because neither Lorsch nor Van Hoff, alone or in combination teach all references of independent claims 1 and 42, Applicants respectfully submit that claims 1 and 42 are patentable over Lorsch in view of Van Hoff, and request withdrawal of the rejection of claims 1 and 42 under 35 U.S.C. 103(a).

Claims 8, 16, 17, 19, 20, 22, 25, 27, 28, 61, and 68-71 each depend upon claim 1, and therefore incorporate the recitations and limitations of claim 1. Because claim 1 has been shown above to be patentable over the cited references, Applicants respectfully submit that claims 8, 16, 17, 19, 20, 22, 25, 27, 28, 61, and 68-71 are also patentable over Lorsch in view of Van Hoff, and request withdrawal of the rejection under 35 U.S.C. 103(a).

Claims 43, 50, 51, 53, and 56 depend off of claim 42, and therefore incorporate the recitations and limitations of claim 42. Because claim 42 has been shown above to be patentable over the cited references, Applicants respectfully submit that claims 43, 50, 51, 53, and 56 are also

patentable over Lorsch in view of Van Hoff, and request withdrawal of the rejection under 35 U.S.C. 103(a).

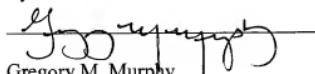
III. CONCLUSION

For all the reasons set forth above, it is respectfully submitted that all outstanding rejections have been overcome. All pending claims 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 42, 43, 50, 51, 53, 54, 56, 61, and 68-71 are patentably distinguishable over the prior art of record. Applicants accordingly submit that these claims are in a condition for allowance. Reconsideration and allowance of all claims are respectfully requested.

Should the Office have any questions or wish to discuss the present application, please contact the undersigned representative of Applicants at the number listed below.

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